

Dear Customers,

We would like to inform you of an exciting change happening at the bank. On Friday, September 22, we will begin a core system conversion that will be completed on Monday, September 25. The core system is the software that executes major banking functions, such as opening and managing accounts, originating and servicing loans, processing cash deposits and withdrawals, posting transactions, calculating interest, maintaining customer information, and much more.

We decided to change our core system so we may continue to provide you with safe and secure products and services, while utilizing the newest technology. This will help us meet our long-term growth strategies and enhance our electronic delivery systems.

We began our core conversion process earlier this year when we started looking into core systems that would enhance our account holders' experiences, while also helping us achieve our goals and strategies. While most of the changes will happen behind the scenes, there will be some brief disruptions. We hope to work quickly and efficiently so this conversion is as seamless as possible for you. We would also like to apologize in advance for any inconveniences this may cause, and thank you for your patience.

You will be receiving key information about our core conversion, including what accounts and services will be affected, starting in August, by mail. We will also keep you informed, via our website, and in our branches. If you have any questions, please contact us at (618) 566-2343. Our staff is well prepared and ready to answer any questions you may have about our core conversion.

Once again, thank you for your continued loyalty with First Federal Savings Bank of Mascoutah. We are excited about this conversion and can't wait to better serve you.

Respectfully,

Todd G. Gober

Todd Gober
President
First Federal Savings Bank of Mascoutah